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EXAMINER

FELTEN, DANIEL S

ART UNIT

PAPER NUMBER

3624

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Please find below and/or attached an Office communication concerning this application or proceeding.



**DETAILED ACTION**

***Claim Rejections - 35 USC § 102***

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

1. Claims 1-5 and 9-13 are rejected under 35 U.S.C. 102(b) as being anticipated by Giovannoli (US 5,758,328)

***As in claims 1 and 9***, A system for supporting a quote-receiving entity located at a remote location from a central server, the system comprising:

--a quote software for delivering a quote for goods or services from a provider to the receiving entity through the central server (see Giovannoli, Abstract, col. 9, ll. 1-49);

--a communications network software operable by the receiving entity, the communications network software allowing individuals at the receiving entity to propagate information among a predetermined number of other individuals at the remote location, and the communications network software operating on the central server (see col. 3, ll. 55, to col. 4, ll. 49).

***As claims 2 and 10***, wherein the quote software is a module located on the central server (see col. 4, ll. 61 to col. 5, ll. 8).

*As in claims 3 and 11*, wherein the quote software is located on another computing device; and the quote is delivered from the another computing device to the central server (see col.4, ll. 61 to col. 5, ll. 8)

*As in claims 4 and 12*, wherein the quote software is initially resident on a provider server; and the quote software is resident and operable on the central server after a request by the central server (see col. 5, ll. 37 to col. 6, ll. 11).

*As in claim 5 and 13*, wherein the provider downloads information to the receiving entity through the communications network (see col. 4, ll. 61 to col. 5, ll. 8).

***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 6-8 and 14-16 are rejected under 35 U.S.C. 103(a) as being unpatentable over Giovannoli (US 5,758,328) in view of Underwood et al (US 5,873,066)

***Re claim 6-8, 14-16***, Giovannoli discloses the fact that a network member can be anyone or any company which has registered with the user (see Giovannoli, col. 4, ll. 1+), but fails to disclose wherein the provider is a provider of insurance and the quote is a quote for insurance rates. Underwood discloses a system where the provider is a provider of insurance (see Underwood, fig. 2, col. 6, 38-67). It would have been obvious for an artisan at the time of the invention to integrate the insurance features of Underwood into Giovannoli because one of ordinary skill in the art would recognize the fact that in ordinary business practice, customers looking to buy insurance will ask for a quote so as to get the best rate. Thus an artisan of ordinary skill would be motivated to integrate insurance quotes into Giovannoli because it would be convenient for customer to be conveniently provided with a remote quote in any place where there is a computer available. Thus such a modification would be an obvious expedient well within the ordinary skill in the art.

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***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel S. Felten whose telephone number is (571) 272-6742. The examiner can normally be reached on Flex.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Daniel S Felten  
Examiner  
Art Unit 3624

DSF  
February 06, 2006